



I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being deposited with the U.S. Postal Service on the date shown below with sufficient postage as First Class Mail, in an envelope addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Dated: March 12, 2008

Signature:

Toni Watkins
(Toni Watkins)

Docket No.: 42498-P008US
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Safaa H. Hashim

Application No.: 10/670,995

Confirmation No.: 4520

Filed: September 23, 2003

Art Unit: 3626

For: TECHNIQUES FOR UNDERWRITING
INSURANCE POLICIES USING WEB-
CENTRIC INSURANCE MANAGEMENT
SYSTEM

Examiner: M. Tomaszewski

AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated September 20, 2007 for which a three-month extension of time accompanies, please amend the above-identified U.S. patent application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 4 of this paper.

Remarks/Arguments begin on page 9 of this paper.

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